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Substitute for form 1449/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	10/825,440
Date Submitted: March 2, 2007		Filing Date	04/14/2004
(use as many sheets as necessary)		First Named Inventor	Bruce BENT et al.
		Art Unit	3624
		Examiner Name	Unassigned
Sheet 1 of		Attorney Docket Number	049212-0102

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code*Number*Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶

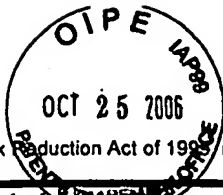
NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
mb	E1	Mutual Funds Magazine, Bargain Basement Funds, October 1997, 2 Sheets.	
	E2	Mutual Funds Magazine, Bargain Basement Funds, October 1997, 1 Sheet.	
	E3	Mutual Funds Magazine, Bargain Basement Funds, October 1997, 1 Sheet.	
	E4	Money Fund Report, IBC Financial Data, Inc., November 6, 1998, 1 Sheet.	
	E5	LIBERMAN et al., Market Watch, "How Important are Banks?" FDIC Insurance on Deposits Just One Continuing Advantage, October 17, 2006, 3 Sheets.	
	E6	Declaration of Mr. Bruce Bent II, Vice Chairman and Registrant of Applicant. (3 Sheets) and Exhibits A, B, C and D (6 Sheets).	

Examiner Signature		Date Considered	5/10/07
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PTO/SB/08 (09-06)

Approved for use through 03/31/2007. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form PTO/SB/08 INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: October 25, 2006 (use as many sheets as necessary)		Complete if Known	
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		Art Unit	3624
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Sheet	1	of	4		

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	C22	BLACKWELL, ABA to Approve System for Sharing Deposit Coverage, American Banker (February 11, 2003).	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: October 20, 2006 (use as many sheets as necessary)				Application Number	10/825,440
				Filing Date	04/14/2004
				First Named Inventor	Bruce BENT et al.
				Art Unit	3624
				Examiner Name	Unassigned
Sheet	2	of	4	Attorney Docket Number	049212-0102

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	C25	Declaration of Mr. Bruce Bent II, Vice Chairman and Registrant of Applicant on the date of first commercial use of the service providing interest and FDIC insurance for checking accounts by means of a system using money market deposit accounts (MMDA's) of October 23, 1997	
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				First Named Inventor	Bruce BENT et al.
				Art Unit	3624
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Sheet	3	of	4	Attorney Docket Number	049212-0102

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	C48	"Bank of Oak Ridge to Offer FDIC Insurance on up to \$1.5 Million," Dialog Web Command Mode, 2 Sheets, September 25, 2003, http://www.dialogweb.com/cgi/dwclient .	
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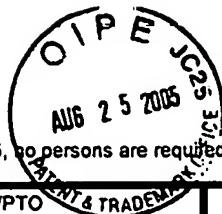
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	C51	The Reserve, "Reserve Insured Deposits," 2 Sheets, October 4, 2006, http://www.ther.com/ps/ps_fif.shtml .	
	C52	The Reserve, "Company History," 3 Sheets, October 4, 2006, http://www.ther.com/aboutus/history.shtml .	
	C53	The Reserve, "Reserve Insured Deposits Program," 2 Sheets, October 4, 2006, http://www.ther.com/bank/bank_insdep.shtml .	
	C54	Reserve Insured Deposits, United States Patent and Trademark Office, Reg. No. 2,694,910, Registered March 11, 2003, 1 Sheet.	

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MODIFIED PTO/SB/08 (08-00)

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Examiner Signature		Date Considered	002.1447570.1 5/10/07
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: September 29, 2006 (use as many sheets as necessary)			Application Number	10/825,440	
			Filing Date	04/14/2004	
			First Named Inventor	Bruce BENT et al.	
			Group Art Unit	3624	
			Examiner Name	Unassigned	
Sheet	1	of	1	Attorney Docket Number	049212-0102

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS						
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FOREIGN PATENT DOCUMENTS								
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<i>JB</i>	B1	BENT, "Bruce Bent Makes Money Market Funds Act Like Bank Accounts," Equity BBDP, October 5, 1998, 3 Sheets.	

Examiner Signature	<i>[Signature]</i>	Date Considered	5/10/07
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